

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re:

Neal Wayne Ackerman  
Karen Elizabeth Ackerman  
Debtor(s)

Case No. 20-10428-JDL

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

John Hardeman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2020.
- 2) The plan was confirmed on 06/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/24/2020.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: \$10,592.00.
- 9) Total value of assets exempted: \$159,816.35.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,724.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$1,724.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$507.05
Court Costs	\$0.00
Trustee Expenses & Compensation	\$87.94
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$594.99</b>
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Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	5,153.00	5,153.10	5,153.10	0.00	0.00
CAPITAL ONE NA	Unsecured	334.00	334.79	334.79	0.00	0.00
CAPITAL ONE NA	Unsecured	94.00	123.50	123.50	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	171.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,501.00	2,371.91	2,371.91	0.00	0.00
HYUNDAI CAPITAL AMERICA	Secured	23,102.00	23,122.73	23,122.73	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	3,708.00	3,708.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,684.00	1,551.66	1,551.66	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,332.00	2,332.72	2,332.72	0.00	0.00
MERRICK BANK	Unsecured	613.00	676.29	676.29	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	125,287.00	123,779.73	123,779.73	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	1,031.42	1,031.42	0.00	0.00
OKLAHOMA TAX COMMISSION	Priority	NA	835.00	835.00	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	0.00	5,168.72	5,168.72	0.00	0.00
ONEMAIN FINANCIAL	Secured	10,592.00	10,523.51	10,523.51	0.00	0.00
WELLS FARGO BANK NA	Secured	12,912.00	12,613.55	11,713.55	941.58	187.43
WELLS FARGO BANK NA	Unsecured	NA	0.00	900.00	0.00	0.00
WESTERN SHAMROCK CORP	Unsecured	1,738.00	1,596.86	1,596.86	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$123,779.73	\$0.00	\$0.00
Mortgage Arrearage	\$1,031.42	\$0.00	\$0.00
Debt Secured by Vehicle	\$45,359.79	\$941.58	\$187.43
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$170,170.94</b>	<b>\$941.58</b>	<b>\$187.43</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,543.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,543.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,209.55</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$594.99</u>	
Disbursements to Creditors	<u>\$1,129.01</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$1,724.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/22/2020

By: /s/ John Hardeman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.